

IDENTITY THEFT VICTIMS: IMMEDIATE STEPS

If you are a victim of identity theft, take the following steps as soon as possible, and keep a record with the details of your conversations and copies of all correspondence.

1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert lets creditors know to contact you before opening new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts. Once the alert is placed, you may order a **free** copy of your credit report from all three major credit bureaus.

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

2. Periodically obtain your credit reports and close the accounts that you know or believe have been tampered with or opened fraudulently. If you see anything you do not understand, call the credit agency at the telephone number on the report.
3. If you do find suspicious activity on your credit report, file a police report and obtain a copy of the report. You may need to give copies to creditors to clear up your records.
4. Remain vigilant over the next 12 to 24 months, and promptly report any incidents of suspected identity theft.
5. Review your credit union account statements and immediately report any suspicious activity to the credit union.
6. The Federal Trade Commission (FTC) has online guidance regarding steps that can be taken to protect against identity theft. Report any incident of identity theft to the FTC. You may contact FTC at 1-877-IDTHEFT or online at www.ftc.gov/idtheft.